

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ELLENI BERGER
RANDY D. BERGER
Debtor(s)

Case No. 18-20778GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/01/2018.
- 2) The plan was confirmed on 05/02/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/04/2021, 07/30/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/07/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,641.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$186,744.16
Less amount refunded to debtor \$6.32

NET RECEIPTS: \$186,737.84

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$9,107.51
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$13,107.51

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABRAHAMSEN RATCHFORD++	Unsecured	3,940.70	NA	NA	0.00	0.00
ADVANTA BANK CORPORATION	Unsecured	NA	26,677.72	26,677.72	0.00	0.00
ALLSTATE++	Unsecured	190.00	NA	NA	0.00	0.00
ALLY BANK**	Secured	402,349.69	488,805.13	0.00	0.00	0.00
ALLY BANK**	Secured	0.00	0.00	21,581.65	21,581.65	0.00
ALLY BANK**	Secured	0.00	507,621.87	0.00	88,406.48	0.00
ALLY BANK**	Secured	0.00	178,764.63	0.00	0.00	0.00
ALLY BANK**	Priority	0.00	1,050.00	1,050.00	197.43	0.00
ALLY BANK**	Priority	0.00	250.00	250.00	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	1,241.62	1,241.62	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	2,250.46	2,250.46	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	1,009.64	1,009.64	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	434.58	434.58	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	771.34	771.34	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	NA	351.06	351.06	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,790.54	2,973.33	2,973.33	0.00	0.00
CLEARSPRING LOAN SERVICES	Unsecured	31,581.47	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	100.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	252.00	815.26	815.26	0.00	0.00
EQUITABLE GAS - NOW PEOPLES NA	Unsecured	102.00	NA	NA	0.00	0.00
FARMERS FINANCIAL SERVICES INC	Unsecured	18,170.42	NA	NA	0.00	0.00
FOX CHAPEL ASD (FOX CHAPEL BOF	Secured	0.00	5,734.26	5,734.26	0.00	0.00
FOX CHAPEL ASD (FOX CHAPEL BOF	Secured	0.00	12,313.18	12,313.18	1,944.08	2,421.30
FOX CHAPEL AUTHORITY	Unsecured	2,096.69	1,424.96	1,424.96	0.00	0.00
FOX CHAPEL BOROUGH (RE)	Secured	NA	1,391.04	1,391.04	228.84	244.91
FOX CHAPEL BOROUGH (RE)	Secured	NA	709.18	709.18	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	66,577.16	66,577.16	0.00	2,524.51
INTERNAL REVENUE SERVICE*	Priority	340,576.56	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	362,589.89	362,589.89	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	712.46	1,132.02	1,132.02	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	5,156.46	5,156.46	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	197,184.91	197,063.84	0.00	56,081.13	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	11,050.82	11,050.82	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	3,029.96	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	9,895.61	1,244.00	1,244.00	0.00	0.00
PNC BANK NA	Secured	119,865.13	NA	NA	0.00	0.00
PYOD LLC - ASSIGNEE	Unsecured	NA	936.27	936.27	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,702.40	2,467.04	2,467.04	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	165.00	165.00	0.00	0.00
UPMC++	Unsecured	12,082.40	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	104.31	104.31	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$21,581.65	\$166,069.26	\$0.00
Mortgage Arrearage	\$5,156.46	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$86,724.82	\$2,172.92	\$5,190.72
TOTAL SECURED:	\$113,462.93	\$168,242.18	\$5,190.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,544.00	\$197.43	\$0.00
TOTAL PRIORITY:	\$2,544.00	\$197.43	\$0.00
GENERAL UNSECURED PAYMENTS:	\$416,395.32	\$0.00	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$13,107.51</u>
Disbursements to Creditors	<u>\$173,630.33</u>
TOTAL DISBURSEMENTS :	<u>\$186,737.84</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.